

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
CAMDEN VICINAGE DIVISION**

In re:

STEVEN R. JOHNS
TAMARA B. JOHNS
Debtor(s)

Case No. 15-24134-JNP

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Isabel C. Balboa, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/28/2015.
- 2) The plan was confirmed on 08/02/2017.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 01/10/2020.
- 5) The case was Completed on 07/07/2020.
- 6) Number of months from filing to last payment: 59.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$39,682.62.
- 10) Amount of unsecured claims discharged without payment: \$199,554.46.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$64,965.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$64,965.00**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$4,779.68
Court Costs	\$0.00
Trustee Expenses & Compensation	\$5,087.11
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$9,866.79**

Attorney fees paid and disclosed by debtor: \$1,653.50

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
A H F C	Unsecured	7,509.00	NA	NA	0.00	0.00
AMCOL SYSTEMS	Unsecured	247.00	NA	NA	0.00	0.00
AMERICAN EXPRESS	Unsecured	793.00	793.12	793.12	12.85	0.00
APEX ASSET MANAGEMENT, LLC	Unsecured	NA	1,420.00	1,420.00	23.01	0.00
BANK OF AMERICA, N.A.	Unsecured	52,413.00	52,413.91	52,413.91	849.23	0.00
CACH, LLC	Unsecured	NA	7,460.40	7,460.40	120.88	0.00
CREDIT ACCEPTANCE CORPORATION	Secured	2,381.00	2,134.64	2,381.00	2,381.00	0.00
CREDIT COLLECTION SERVICES, INC	Unsecured	141.00	NA	NA	0.00	0.00
CUMBERLAND COUNTY (NC) TAX CO	Secured	NA	2,192.50	686.01	686.01	0.00
DEPARTMENT OF THE TREASURY	Priority	NA	0.00	0.00	0.00	0.00
DEPARTMENT OF THE TREASURY	Unsecured	NA	902.75	902.75	14.62	0.00
LAZARUS FINANCIAL GROUP	Unsecured	NA	NA	NA	0.00	0.00
SANTANDER CONSUMER USA, INC.	Unsecured	NA	NA	NA	0.00	0.00
STATE OF NEW JERSEY	Unsecured	NA	19,942.91	19,942.91	323.12	0.00
STATE OF NEW JERSEY	Secured	NA	33,576.11	33,576.11	33,576.11	0.00
STATE OF NEW JERSEY	Priority	NA	15,298.66	15,298.66	15,298.66	0.00
U.S. BANK, N.A.	Secured	679,258.00	626,204.89	0.00	0.00	0.00
WELLS FARGO BANK, N.A.	Unsecured	111,880.00	111,880.80	111,880.80	1,812.72	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$2,381.00	\$2,381.00	\$0.00
All Other Secured	\$34,262.12	\$34,262.12	\$0.00
TOTAL SECURED:	\$36,643.12	\$36,643.12	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$15,298.66	\$15,298.66	\$0.00
TOTAL PRIORITY:	\$15,298.66	\$15,298.66	\$0.00
GENERAL UNSECURED PAYMENTS:	\$194,813.89	\$3,156.43	\$0.00

Disbursements:			
Expenses of Administration	<u>\$9,866.79</u>		
Disbursements to Creditors	<u>\$55,098.21</u>		
TOTAL DISBURSEMENTS :			<u>\$64,965.00</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2020

By: /s/ Isabel C. Balboa

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.